

ROAD TO HOME OWNERSHIP

1

APPLICATION
3 WAYS TO APPLY

- Online
- Over the phone
- In person

Documents are requested

2

PRE-APPROVAL

Now you can
search for homes

Documents are requested

3

LOAN SUBMISSION

Once your offer is accepted, your loan package will be sent for your signatures. All documentation will be sent to underwriting for approval.

4

CONDITIONAL APPROVAL

Underwriting has reviewed and conditionally approved based on the receipt of additional documentation

5

FINAL APPROVAL

A loan processor reviews all materials for closing and sends them to the title company. Your loan officer prepares you for the closing process.

6

CLOSING

A title company prepares documents. You review and sign all the documents to finalize the transaction. Welcome home!



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